

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:

HANISH BHOJWANI

Case No.: 198-15140

Judge: Sherwood

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

☒ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

☐ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed

by Toyota Motor Credit Corp., creditor,

A hearing has been scheduled for August 8, 2019, at 10a m.

OR

- ☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____ m.

- ☐ Certification of Default filed by _____, creditor,

I am requesting a hearing be scheduled on this matter.

OR

- ☐ Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (choose one):

☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached hereto.

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):
I fell behind on my payments recently as a result of some unexpected bills. After speaking with a representative of Toyota Motor Credit Corp., I understand that I am currently behind by four (4) months including August 2019. I will become current by the time of the hearing and will continue to make my monthly payments thereafter if the creditor and this court allow it.

☐ Other (explain your answer):

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date:

07/23/19.

Debtor's Signature

Hemish Bhogwan

Date:

Debtor's Signature

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within 14 days of the filing of a *Creditor's Certification of Default (under an Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions)* or a *Trustee's Certification of Default*.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.